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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Kathleen	
Write the name that is on your government-issued	First name	First name
picture identification (for example, your driver's	Middle name	Middle name
license or passport	Helsing Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX7589	xxx - xx
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Kathleen First Name	Helsing Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	1205 Norwood St	If Debtor 2 lives at a different address:
	Number Street	Number Street
	Melrose ParkIllinois60160CityStateZip Code	City State Zip Code
	Cook County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Kathleen	Helsir		Case number (if knov	vn)
	First Name	Middle Name Last N	lame		
Pa	rt 2: Tell the Court Abo	out Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of a Bankruptcy (Form B2010)). Also, go to  Chapter 7 Chapter 11 Chapter 12 Chapter 13			
8.	How you will pay the fee	more details about how you may cashier's check, or money order may pay with a credit card or chemater in the cash of the cash	y pay. Typically, if your attorney is eck with a pre-printe ments. If you choose fee in Installments (O ed (You may request o, waive your fee, an lies to your family signst fill out the Application.	ou are paying the submitting your ed address.  this option, sign fficial Form 103/4 this option only d may do so only ze and you are upon the submitted from the subm	
9.	Have you filed for bankruptcy within the last 8 years?	No.  ✓ Yes. District  District  District	Illinois When When When	MM / DD / YYYY  MM / DD / YYYY	Case number 14-46059  Case number Case number
	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11.	Do you rent your residence?	No. Go to line 12.	nent About an Eviction		you want to stay in your residence?  *You (Form 101A) and file it with

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Debtor 1 Kathleen Helsing \_\_ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Part 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling		
	About Debtor 1:		About Debtor 2 (Sp	pouse Only in a Joint Case):
15. Tell the court	You must check one:		You must check one:	•
whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit acy within the 180 days before I ptcy petition, and I received a appletion.	counseling age	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.
The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.		the certificate and the payment plan, eveloped with the agency.
about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.	counseling age	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.
check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment		ter you file this bankruptcy petition, copy of the certificate and payment
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services and agency, but was unable to vices during the 7 days after I at, and exigent circumstances amporary waiver of the	from an approve obtain those se made my reques	sked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the
creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	requirement, atta efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.		e dismissed if the court is dissatisfied s for not receiving a briefing before cruptcy.
	receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	receive a briefing must file a certific with a copy of the	sfied with your reasons, you must still ywithin 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. so, your case may be dismissed.
		he 30-day deadline is granted only mited to a maximum of 15 days.		the 30-day deadline is granted only imited to a maximum of 15 days.
	I am not required counseling beca	d to receive a briefing about credit use of:	I am not require counseling because	d to receive a briefing about credit ause of:
	Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
	Active duty.	I am currently on active military duty in a military combat zone.	Active duty.	I am currently on active military duty in a military combat zone.
	about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	about credit cour	are not required to receive a briefing nseling, you must file a motion for counseling with the court.

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Debtor 1 Kathleen Helsing Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$1,000,001-\$10 million \$0-\$50,000 \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Kathleen Helsing Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 7/22/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Kathleen		Helsing	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, Unite	ave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	. ,			ules filed with the petition is incorrect.
attorney, you do not	· ·	. 4. 7		, , , , , , , , , , , , , , , , , , ,
need to file this page.	/s/ Morsheda Hash	em	Date	7/22/2017
	Signature of Attorney			M / DD / YYYY
	. 5			
	Morsheda Hashem			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Av	enile		
	Street	01140		
	Chicago		Illinois	60643
	City		State	Zip Code
				•
	Contact phone	3122374973	Email address	mhashem@semradlaw.com
	Bar number		State	
	Dai Hullibei		State	

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Kathleen		Helsing	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	<u> </u>
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(Otato)	

П	Check if this is an
	amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
I. Schedule A/B: Property (Official Form 106A/B)	\$268,686.00
1a. Copy line 55, Total real estate, from Schedule A/B	· ,
1b. Copy line 62, Total personal property, from Schedule A/B	\$3,000.00
1c. Copy line 63, Total of all property on Schedule A/B	\$271,686.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$33,650.96
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$8,664.57
Your total liabilities	\$42,315.53
Part 3: Summarize Your Income and Expenses	
Partis Suffilliarize four income and expenses	
4. Schedule I: Your Income (Official Form 106I)	\$1,997.91
	\$1,997.91

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Helsing Debtor 1 Kathleen \_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,057.42 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your case:		
Debtor 1	Kathleen	Helsing	
Dobtor 0	First Name Midd	lle Name Last Name	
Debtor 2 (Spouse, if fil	ing) First Name Midd	lle Name Last Name	
United Sta	ates Bankruptcy Court for the: Northern	District of Illinois (State)	
Case num	ber	(Guio)	
Officia	ll Form 106A/B		Check if this is an amended filing
	dule A/B: Property		12/1
category v responsibl write your Part 1:	where you think it fits best. Be as comple e for supplying correct information. If mo name and case number (if known). Answ Describe Each Residence, Building,	s. List an asset only once. If an asset fits in more to the and accurate as possible. If two married people are space is needed, attach a separate sheet to thi be every question.  Land, or Other Real Estate You Own or Have the est in any residence, building, land, or similar projects.	e are filing together, both are equally is form. On the top of any additional pages, we an Interest In
	No. Go to Part 2	est in any residence, building, land, or sillinar proj	Jerty:
<b>✓</b>	Yes. Where is the property?		
1.1	Street address, if available, or other descripti	What is the property? Check all that apply.  Single-family home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D:</i> <i>Creditors Who Have Claims Secured by Property.</i>
	1205 Norwood St Number Street	Duplex or multi-unit building  Condominium or cooperative	Current value of the entire property? Current value of the portion you own?
	Melrose Park Illinois 60160	Manufactured or mobile home	\$268686.00 \$268686.00
	City State Zip Code Cook	Investment property Timeshare	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	County	Who has an interest in the property? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another	Check if this is community property (see instructions)
		Other information you wish to add about this	s item, such as local
		property identification PIN: 15-03-21 number:	9-016-0000
If you	own or have more than one, list here:  Street address, if available, or other descripti	What is the property? Check all that apply.  Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Current value of the portion you own?
	Number Street  City State Zip Code	Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Other information you wish to add about this property identification number:	Check if this is community property (see instructions)

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Debtor 1	Kathleen		Helsing Ca	ase number <i>(if known)</i>	
	First Name	Middle Name	Last Name	· · · · · · · · · · · · · · · · · · ·	
1.3Stree	et address, if available, or otl		What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home	the amount of any s	red claims or exemptions. Put secured claims on Schedule D: e Claims Secured by Property.  The Current value of the portion you own?
Nur City	mber Street  State	Zip Code	Land Investment property Timeshare Other	interest (such as f the entireties, or a	re of your ownership ee simple, tenancy by a life estate), if known.
		[ [ [	Who has an interest in the property? Che Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about	ck one. (see instruction	
	the dollar value of the pol ve attached for Part 1. Wr	tion you own for a	property identification number:all of your entries from Part 1, including	any entries for nages	\$268686.00
<b>Do you ov</b> you own t	hat someone else drives. If y ans, trucks, tractors, sport ut	<b>equitable interest</b> ou lease a vehicle,	t in any vehicles, whether they are regist also report it on Schedule G: Executory Con cycles		les
3.1		Dodge Neon 1999	Who has an interest in the property? one.  Debtor 1 only	the amount of any	ured claims or exemptions. Put secured claims on <i>Schedule D:</i> e Claims Secured by Property.
	Approximate mileage: Other information: 1999 Dodge Neon	62000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ano	Current value of t entire property? \$975.00	he Current value of the portion you own? \$975.00
3.2	Make Model: Year:	Mercury Sable 2000	Check if this is community proper instructions)  Who has an interest in the property? one.  Debtor 1 only	Check Do not deduct sectified the amount of any	ured claims or exemptions. Put secured claims on <i>Schedule D:</i> e Claims Secured by Property.
	Approximate mileage: Other information: 2000 Mercury Sable	65000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ano	Current value of t entire property? \$1225.00	he Current value of the portion you own? \$1225.00
			Check if this is community prope instructions)	erty (see	

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	First Name	Middle Name	Helsing Case numl	Der (Irknown)	
	Make Model: Year:		Who has an interest in the property? Check one.  Debtor 1 only	the amount of any secu	claims or exemptions. Fured claims on Schedule
	Approximate mileage:		Debtor 2 only	Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	entire property?	portion you own?
			At least one of the debtors and another		
			Check if this is community property (see instructions)		
	Make		Who has an interest in the property? Check	Do not deduct secured the amount of any secu	claims or exemptions. F
	Model: Year:		one.  Debtor 1 only	•	aims Secured by Propen
	Approximate mileage:		Debtor 2 only		. ,
	Oth an information.		Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Other information:		At least one of the debtors and another		
			Check if this is community property (see instructions)		
<b>✓</b> №	No Yes	s, porsonal wateroral	, fishing vessels, snowmobiles, motorcycle accesso	nies	
✓ N	No Yes Make Model:		Who has an interest in the property? Check one.	Do not deduct secured the amount of any secu	red claims on <i>Schedul</i>
✓ N	No Yes Make Model: Year:		Who has an interest in the property? Check one.  Debtor 1 only	Do not deduct secured	red claims on <i>Schedul</i> e
✓ N	No Yes Make Model:		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secucreditors Who Have Cla	ured claims on Schedule aims Secured by Proper Current value of the
✓ N	No Yes Make Model: Year:		Who has an interest in the property? Check one.  Debtor 1 only	Do not deduct secured the amount of any secu Creditors Who Have Cle	red claims on <i>Schedule</i>
✓ N	No Yes Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secucreditors Who Have Cla	ured claims on Schedule ims Secured by Propert Current value of the
✓ N	No Yes Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any secucreditors Who Have Cla	ured claims on Schedule aims Secured by Proper Current value of the
4.1	No Yes Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property?	ured claims on Schedulk aims Secured by Proper Current value of the portion you own?  claims or exemptions.
4.1	No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model:		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one.	Do not deduct secured the amount of any secucreditors Who Have Classian Current value of the entire property?  Do not deduct secured the amount of any secured.	ured claims on Schedule aims Secured by Proper Current value of the portion you own?  claims or exemptions. I
4.1	No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year:		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property?	claims or Schedule control of the portion you own?  claims or exemptions. I
4.1	No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model:		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	claims or schedule portion you own?  claims or exemptions. I lared claims or Schedule aims Secured by Propertion you own?  claims or exemptions. I lared claims on Schedule aims Secured by Propertions. I current value of the
4.1	No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year:		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any secucreditors Who Have Classian Current value of the entire property?  Do not deduct secured the amount of any secucreditors Who Have Classian Creditors Who Have Classian Careditors Who Have Classian Caredito	ured claims on Schedule aims Secured by Propen Current value of the portion you own?  claims or exemptions. I ured claims on Schedule aims Secured by Propen
4.1	No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	claims or schedule portion you own?  claims or exemptions. I lared claims or Schedule aims Secured by Propertion you own?  claims or exemptions. I lared claims on Schedule aims Secured by Propertions. I current value of the
4.1	No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedulaims Secured by Proper  Current value of the portion you own?  claims or exemptions. ured claims on Schedulaims Secured by Proper  Current value of the

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Helsing Debtor 1 Kathleen Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Goods and Furniture \$350.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$200.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$225.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$775.00 for Part 3. Write that number here .....

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Helsing Debtor 1 Kathleen Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes ..... \$25.00 Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb <sup>-</sup>	tor 1 Kathleen	MC dalla Niana	Helsing	Case number (if known)	
	First Name	Middle Name	Last Name		
20.		orate bonds and other negotia			
		include personal checks, cashiers ents are those you cannot transfe			
		ents are those you cannot transfe	er to someone by signing t	or delivering them.	
	<b>✓</b> No				
	Yes. Give specific				
	information about them	Issuer name:			
					-
					_
21.	Retirement or pension		a) thrift equipme accounts	or other pension or profit-sharing plans	
		17, E11107, 100g11, 401(10), 400(1	n, timit savings accounts,	or other perision or profit straining plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account				
	separately.	401(k) or similar plan:	-		
		Pension plan:	-		_
		IRA:			_
		Retirement account:			
		Keogh:	_		_
		Additional account:			-
		Additional account:	-		-
22	Security deposits and	nrenavments			
		d deposits you have made so that	t you may continue service	e or use from a company	
		with landlords, prepaid rent, publ	ic utilities (electric, gas, wa	ter), telecommunications	
	companies, or others		Institution name:		
	No		mstitution name.		
	Yes	Electric:			-
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			_
		Prepaid rent:	_		
		Telephone:			_
		Water:			_
		Rented furniture:			_
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	o you, either for life or for a	a number of years)	
	<b>✓</b> No				
	Yes	Issuer name and description:			
	_				
					_

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Debt	tor 1 Kathleen First Name Mid		Case number (if known)	
24.	Interests in an education IRA, in an a	account in a qualified ABLE program, or under a	qualified state tuition program.	
	26 U.S.C. §§ 530(b)(1), 529A(b), and 5  No Institution name and des	(29(b)(1). scription. Separately file the records of any interests.1	1 U.S.C. § 521(c):	
25.	Trusts, equitable or future interests exercisable for your benefit	in property (other than anything listed in line 1),	and rights or powers	
	✓ No Yes. Describe			
26.		de secrets, and other intellectual property sites, proceeds from royalties and licensing agreement	nts	
	✓ No  Yes. Describe			
27.		eral intangibles censes, cooperative association holdings, liquor licen	ses, professional licenses	
	Yes. Describe			
Mor	ney or property owed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or property owed to you?  Tax refunds owed to you			portion you own? Do not deduct secured
	Tax refunds owed to you			portion you own? Do not deduct secured
	Tax refunds owed to you  ✓ No  — Yes. Give specific information		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you  ✓ No	,	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, including whether you already filed the returns and the tax years	,		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimon	r y, spousal support, child support, maintenance, divo	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimon		State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimon		State:  Local:  Drice settlement, property settlement	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimon		State: Local:  Droce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  tt  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimon		State: Local:  Droce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  \$0.00  t  \$0.00 \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimon		State: Local:  Droce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimon  ✓ No  Yes. Give specific information		State: Local:  Property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimon  ✓ No  Yes. Give specific information	y, spousal support, child support, maintenance, divo	State: Local:  Property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Kathleen		Helsing	Case number (if known)	
	First Name	Middle Name	e Last Name		
31.	Interests in insurance Examples: Health, disa		alth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the ins		Company name:	Beneficiary:	Surrender or refund value:
32.		ry of a living trust, expect	someone who has died proceeds from a life insurance polic	y, or are currently entitled to receive	
	Yes. Describe				
33.			you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
	Yes. Describe				
34.	Other contingent and to set off claims	d unliquidated claims o	f every nature, including counter	claims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets	you did not already list			
	Yes. Describe				
36.		-	m Part 4, including any entries fo		\$25.00
Part	5: Describe Any E	Business-Related Pro	operty You Own or Have an I	nterest In. List any real estate in Part	1.
37.	Do you own or have a	any legal or equitable in	iterest in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38			p <sub>i</sub> D	urrent value of the ortion you own? o not deduct secured claims rexemptions
38.		or commissions you all	eady earned		
	Yes. Describe				
39.		rnishings, and supplies elated computers, softwar	e, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, electr	onic devices
	No Yes. Describe				

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Deb	tor 1 Kathleen	Helsing	Case number (if known)	
1.0	First Name	Middle Name Last Name		
40.	Machinery, fixtures, e	quipment, supplies you use in business, and tools of your trade	•	
	<b>✓</b> No			
	Yes. Describe			
	_			
44				
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
12	Interests in partnershi	ins or joint ventures		
72.		ps of joint ventures		
	<b>✓</b> No	Name of entity:	% of ownership:	
	Yes. Give specific	Table of Shary.	,	
	information about them			
12	Customor lists mailing	lists, or other compilations		
45.		iists, or other compliations		
	✓ No			
	Yes. Do your lists in	nclude personally identifiable information (as defined in 11 U.S.C. §	101(41A))?	
	☐ No			
	Yes. Descr	ihe		
	100. 2000			
44.	Any business-related	property you did not already list		
	<b>✓</b> No			
	Yes. Give specific			
	information			
		-		<del>-</del>
				<del>_</del>
		II of your entries from Part 5, including any entries for pages y r here		
<b>•</b>	art o. Write that hambe			
Part	6: Describe Any Fa	arm- and Commercial Fishing-Related Property You O	wn or Have an Interest In.	-
	If you own or have an	interest in farmland, list it in Part 1.		
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fishir	ng-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own?  Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, po	oultry, farm-raised fish		
	No			
	Yes. Describe			

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Debt	or 1 Kathleen First Name		Helsing Last Name	Case number (if known)	
48.	Crops-either growing of		Last Ivaille		
	No No				
	Yes. Describe				
49.	Farm and fishing equip	 oment, implements, machinery, fixtui	res. and tools of trac	de	
		, , , , , , , , , , , , , , , , , , ,		-	
	Yes. Describe				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	No No	,			
	Yes. Describe				
51.	Any farm- and comme	 cial fishing-related property you did	not already list		
	.✓ No		•		
	Yes. Describe				
	_				
		<del></del>		[	
		l of your entries from Part 6, includir here			
•				L	
Part 7	Describe All Pro	perty You Own or Have an Inter	est in That You Di	id Not List Above	
	Do you have other prop	perty of any kind you did not already			
		s, country club membership			
	✓ No				
	Yes. Give specific information				
54. Ad	dd the dollar value of al	l of your entries from Part 7. Write th	nat number here		<u> </u>
Doub (	List the Totals of	Each Part of this Form			
Part 8	LIST THE TOTALS OF	Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	, line 2		<b>&gt;</b>	\$268686.00
56 m	part 2 total vehicles, line	<u> </u>			
_		d household items, line 15	\$2200.00	<del></del>	
	-		\$775.00		
	art 4: Total financial as		\$25.00	<u></u>	
	Part 5: Total business-re				
60. <b>F</b>	Part 6: Total farm- and f	ishing-related property, line 52			
61. <b>F</b>	Part 7: Total other prope	erty not listed, line 54			
62. <b>T</b>	Total personal property.	Add lines 56 through 61.	\$3000.00		+ \$3000.00
				Copy personal property total	
					\$271686.00
63. <b>T</b> 6	οται οτ αιι property on S	chedule A/B. Add line 55 + line 62			

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Fill in this information to identify your case:						
Debtor 1	Kathleen		Helsing			
	First Name	Middle Name	Last Nam	e		
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name	е		
United States E	Sankruptcy Court for the:	Northern	District of Illino			
Case number (If known)			(			

#### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Par	t 1: Identify the Property You Claim	n as Exempt						
1.								
	You are claiming state and federal i	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)					
	You are claiming federal exemption	s. 11 U.S.C. § 522(b)(2	2)					
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description: 1205 Norwood St, Melrose Park, IL 60160	\$268,686.00	\$15,000.00 100% of fair market value, up to any	735 ILCS 5/12-901				
	Line from Schedule A/B: 01		applicable statutory limit					
	Brief description:	\$350.00	\$250.00	735 ILCS 5/12-1001(b)				
	Misc. Household Goods		<u> </u>	<u> </u>				
	and Furniture		100% of fair market value, up to any					
	Line from Schedule A/B: 06		applicable statutory limit					
3.	✓ No	ery 3 years after that for a	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?					

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Helsing Debtor 1 Kathleen Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page Current value of** Brief description of the property and Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$200.00 description: **✓** \$200.00 Misc. Electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$25.00 description: **✓** \$25.00 Cash on Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 Brief 735 ILCS 5/12-1001(a) \$225.00 description: **✓** \$225.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(c); 735 ILCS Brief \$975.00 description: 5/12-1001(b) \$975.00; \$0.00 Dodge Neon, 1999, 1999 100% of fair market value, up to any **Dodge Neon** applicable statutory limit Line from Schedule A/B: 03 735 ILCS 5/12-1001(c); 735 ILCS Brief \$1,225.00 5/12-1001(b) description: \$1,225.00; \$0.00 Mercury Sable, 2000,

100% of fair market value, up to any

applicable statutory limit

2000 Mercury Sable

03

Line from Schedule A/B:

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			Do	ocument Page 22 of	71		
Fill in t	his infor	nation to identify your cas	se:				
Debtor	r <b>1</b>	Kathleen First Name	Middle Name	Helsing Last Name			
Debtor (Spouse	r 2 , if filing)	First Name	Middle Name	Last Name			
		ankruptcy Court for the:	Northern	District of Illinois (State)			
Case n	number n)						
Offi	cial	Form 106D			_		Check if this is an mended filing
		-	ore Who Ha	ve Claims Secur	ed by Prop		3
							12/15
more s	pace is ı	-		le are filing together, both are equester the entries, and attach it to	•		
		reditors have claims se	ecured by your prope	ty?			
Г	No. C	Check this box and subm	nit this form to the court	with your other schedules. You ha	ve nothing else to repo	ort on this form.	
Ī	Yes.	Fill in all of the information	n below.				
Part 1	List	All Secured Claims					
2.	List all s	secured claims. If a credit y for each claim. If more th	nan one creditor has a pa	cured claim, list the creditor rticular claim, list the other creditors order according to the creditor's	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
		unty Clerk	Describe the property	that secures the claim:	\$33,650.96	\$268,686.00	\$0.00
	Creditor's 118 N. (	Clark Street, Room 434	\$268,686.00; PIN: 15-	rose Park, IL 60160   Value: -03-219-016-0000 <b>a, the claim is:</b> Check all that apply.			
		_	Contingent	, the claim is. Offect an trial apply.			
	Chicago City	IL 60602 State ZIP Code	Unliquidated				
	Who ow	es the debt? Check one.	Disputed				
		tor 1 only	Nature of lien. Check	all that apply.			
		tor 2 only tor 1 and Debtor 2 only	An agreement you car loan)	made (such as mortgage or secured			
		ast one of the debtors another	Statutory lien (such	n as tax lien, mechanic's lien)			
	Che	ck if this claim relates	Judgment lien fror	n a lawsuit			
	to a	community debt bt was	Other (including a	ight to offset)			
	incurred		Last 4 digits of accou	int number			

Last 4 digits of account number \_\_\_\_\_\_

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$33,650.96

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Debtor 1	Kathleen		Helsing	Case number (if known)
Part 2:	List Others to Be No	Middle Name otified for a Debt T	Last Name hat You Already Listed	d
agency Similar	y is trying to collect fro ly, if you have more th	om you for a debt you an one creditor for ar	owe to someone else, lis	for a debt that you already listed in Part 1. For example, if a collection at the creditor in Part 1, and then list the collection agency here.  It sted in Part 1, list the additional creditors here. If you do not have about this page.
Nam	N. Clark St. Room 112			On which line in Part 1 did you enter the creditor?  2.1  Last 4 digits of account number
Chic City	eago	Illinois State	60602 Zip Code	

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Fill	in this infor	mation to identify your c	ase:					
Deb	otor 1	Kathleen		Helsing				
l		First Name	Middle Name	Last Name				
	otor 2 ouse, if filing)	First Name	Middle News	Last Name				
(Spc	ruse, ii iiiirig)	First Name	Middle Name	Last Name				
Uni	ted States E	Sankruptcy Court for the:	Northern	District of Illinois				
				(State)				
	se number lown)							
Of	ficial F	orm 106E/F				Che	ck if this is an	amended filing
Sc	chedu	ule E/F: Cre	editors Who	Have Unse	cured Claims			12/15
othe Forn clair the c	er party to a n 106A/B) a ns that are entries in t wn).	any executory contracts and on <i>Schedule G: Exe</i> e listed in <i>Schedule D:</i> C he boxes on the left. At	s or unexpired leases that cutory Contracts and Une creditors Who Hold Claims tach the Continuation Pag	could result in a claim. expired Leases (Official Secured by Property. It	is and Part 2 for creditors with Also list executory contracts form 106G). Do not include a more space is needed, copy top of any additional pages, we have to be a second to be a second for any additional pages.	s on <i>Schedu</i> iny creditors the Part yo	le A/B: Prop s with partia u need, fill i	perty (Official ally secured t out, number
Par	t 1: List	All of Your PRIORIT	Y Unsecured Claims					
1.	-		isecured claims against ye	ou?				
	<b>✓</b> No. (	Go to Part 2.						
	Yes.							
2.	listed, idea As much Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amount ling to the creditor's name particular claim, list the oth		both priority	and nonprior	rity amounts.
1						Tatal	Deignitus	Mannuiauitu

claim

amount

amount

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Helsing Debtor 1 Kathleen Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 ATT Mobility \$1,193.83 Last 4 digits of account number Nonpriority Creditor's Name One AT&T Way When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 07921 Bedminster New Jersey City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: V Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Phone Bill Other. Specify \_\_\_ Is the claim subject to offset? Yes Cavalry Investments LLC 4.2 \$83.88 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 500 Summit Lake Drive Number As of the date you file, the claim is: Check all that apply. Suite 400 Contingent Unliquidated 10595 Valhalla New York Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Credit Card Is the claim subject to offset? **✓** No Yes CB/TORRID 4.3 \$495.00 Last 4 digits of account number 2414 Nonpriority Creditor's Name When was the debt incurred? 4/2015 PO Box 182273 Number As of the date you file, the claim is: Check all that apply. Contingent Columbus Ohio 43218 Unliquidated City State Zip Code Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No Yes

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Debtor 1 Kathleen Helsing Case number (if known)
First Name Middle Name Last Name

After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
Madison Emergency Physicians SC Nonpriority Creditor's Name Bin 88276 Number Street	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.	\$1,453.00
Milwaukee Wisconsin 53288 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Medical Bill	
MERCHANTS CREDIT GUIDE Nonpriority Creditor's Name 223 W JACKSON BLVD STE 4 Number Street	Last 4 digits of account number 4205 When was the debt incurred? 5/2017  As of the date you file, the claim is: Check all that apply.	\$368.00
CHICAGO Illinois 60606 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL	
Yes  MERCHANTS CREDIT GUIDE Nonpriority Creditor's Name	Other. Specify PAYMENT DATA  Last 4 digits of account number 0327	\$235.00
223 W JACKSON BLVD STE 4 Number Street  CHICAGO Illinois 60606 City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?	When was the debt incurred? 2/2017  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL	

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Debtor 1 Kathleen Helsing Case number (if known)
First Name Middle Name Last Name

Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page							
	After listing any entries on this page, number them beginning with	h 4.5, followed by 4.6, and so forth.	Total claim					
4.7	MERCHANTS CREDIT GUIDE	Last 4 digits of account number 6402	\$45.00					
	Nonpriority Creditor's Name 223 W JACKSON BLVD STE 4	When was the debt incurred? 9/2015						
	Number Street	As of the date you file, the claim is: Check all that apply.						
		Contingent						
	CHICAGO Illinois 60606 City State Zip Code	Unliquidated						
	Who incurred the debt? Check one.	Disputed						
	Debtor 1 only	Type of NONPRIORITY unsecured claim:						
	Debtor 2 only	Student loans						
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or						
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar						
	Check if this claim relates to a community debt	debts						
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL						
	✓ No	Other. Specify PAYMENT DATA						
	Yes							
4.8	Midland Credit Management, Inc./Asset Acceptance LLC/Over Draft Line/Chase Bk	Last 4 digits of account number	\$4,275.86					
	Nonpriority Creditor's Name	When was the debt incurred?n/a						
	Po Box 2036 Number Street	As of the date you file, the claim is: Check all that apply.						
		Contingent						
		Unliquidated						
	Warren Michigan 48090	Disputed						
	City State Zip Code  Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:						
	Debtor 1 only	Student loans						
	Debtor 2 only	Obligations arising out of a separation agreement or						
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar						
	At least one of the debtors and another	debts						
	Check if this claim relates to a community debt	Other. Specify Collecting For -						
	Is the claim subject to offset?							
	✓ No							
	Yes							
4.9	NATIONWIDE CREDIT & CO	Last 4 digits of account number 6632	\$400.00					
	Nonpriority Creditor's Name 815 COMMERCE DR STE 270	When was the debt incurred? 5/2016						
	Number Street	As of the date you file, the claim is: Check all that apply.						
		Contingent						
	OAK BROOK Illinois 60523	Unliquidated						
	City State Zip Code  Who incurred the debt? Check one.	Disputed						
	Debtor 1 only	Type of NONPRIORITY unsecured claim:						
	Debtor 2 only	Student loans						
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or						
	At least one of the debtors and another	divorce that you did not report as priority claims						
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts						
	Is the claim subject to offset?							
	✓ No	ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA						
	Yes							

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Debtor	1 Kathleen		Helsing	Case number (if known)					
	First Name	Middle Name	Last Name						
Part 2:	Your NONPRIORITY Uns	ecured Claims - Con	tinuation Page						
	After listing any entries on this	s page, number them be	ginning with 4.5, 1	followed by 4.6, and so forth.	Total claim				
	RECEIVABLES PERFORMANC		Last 4	4 digits of account number 9727	\$115.00				
	Nonpriority Creditor's Name 20816 44th Ave W		When	was the debt incurred? 5/2017					
	Number Street		As of	the date you file, the claim is: Check all that apply.					
-			🗆 c	ontingent					
	Lynnwood Wash City State	nington 98036 Zip Code	—— 🗖 u	nliquidated					
	Who incurred the debt? Check one.			isputed					
	Debtor 1 only		Туре	Type of NONPRIORITY unsecured claim:  Student loans					
	Debtor 2 only		☐ s						
	Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?			Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts					
				001 Collection; Collecting for					
	<b>✓</b> No		<b>—</b> 0	Other. Specify ORIGINAL CREDITOR: DISH					
	Yes								

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Debtor 1 Kathleen Helsing Case number (if known)

FIRST Na	me Middle Name Last Name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	nmounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	j purpo:
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
monit are i	6b. Taxes and certain other debts you owe the government		\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.  6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	oor rotain raa iiiloo oa tiiroagii oai	00.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$8,664.57	
	6i Total Add lines 6f through 6i	6i	\$8,664.57	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Kathleen		Helsing	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(= 11115)	
(If known)				

#### Official Form 106G

### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			Do	σαιτιστι τα	gc 31	
Fill in t	this infor	mation to identify your c	ase:			
Debtoi	r 1	Kathleen		Helsing		
		First Name	Middle Name	Last Name		
Debtoi (Spouse	r 2 e, if filing)	First Name	Middle Name	Last Name		_
United	States E	Sankruptcy Court for the:	Northern	District of Illinois		
0				(State)		_
(If know	number n)	-				_
						Check if this is ar
						amended filing
Offi	cial	Form 106H				
Cab	- d l.	a H. Varir Ca	labtava			
<u>Scn</u>	eaui	e H: Your Cod	leptors			12/15
known)	o you ha	r every question.	tach the Additional Page			any Additional Pages, write your name and case number (if
Ė	Yes					
			lived in a community pro xico, Puerto Rico, Texas, W			mmunity property states and territories include Arizona, California,
		Go to line 3.		,	,	
Ē	Yes.	Did your spouse, forme	er spouse, or legal equiva	lent live with you at th	e time?	
_		No				
		Yes. In which communit	y state or territory did you	ı live?	Fill	Fill in the name and current address of that person.
		Name of vour angues f	ormer spouse, or legal equ	ivalant		_
		Name of your spouse, i	offiler spouse, of legal equ	ivalerit		
		Number Street				_
		City	State	Zip (	Code	_
3. In	Column	ı 1, list all of your codel	otors. Do not include you	r spouse as a codebto	or if your	ur spouse is filing with you. List the person shown in line 2

In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2
again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),
Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		200	oarriorie	. ago <b>02</b>			
Fill in this in	formation to identify	your case:					
Debtor 1	Kathleen		Helsing	q			
	First Name	Middle Name	Last N	ame	— Che	eck if this is:	
Debtor 2 (Spouse, if filing	Tirot Nomo	Middle Name	Last N	omo	_	An amended filing	
						A supplement showing pos	t-netition chanter 13
the:	Bankruptcy Court for	Northern	_ District of Illi (S	nois tate)		expenses as of the following	
Case number (If known)					_	MM / DD / YYYY	
Official	Form 106I						
Schedu	le I: Your In	come					12/15
information spouse. If monumber (if k	about your spouse. I	f you are separated and I, attach a separate she y question.	d your spous	se is not filing	with you, do	r spouse is living with your lot include information ional pages, write your l	about your
Fill in you informati	ur employment		Debtor 1			Debtor 2	
		Employment status	<b>✓</b> Emplo	ved		Employed	
	e more than one job, eparate page with			nployed		Not Employed	
information employers	n about additional s.	Occupation					
	art time, seasonal, or oyed work.	Employer's name	Follett High	ner Education G	roup, LTD.	_	
-		Employer's address	3 Westbro	3 Westbrook Corporate Center Suite 200			
	on may include student naker, if it applies.		Number Str	eet		Number Street	
			Westchest	er Illinois	60154		
			City	State	Zip Code	City Stat	e Zip Code
		How long employed there?					
Part 2: Gi	ve Details About N	∕lonthly Income					
		<u>-</u>					
spouse unle	ss you are separated.	-	•		•	write \$0 in the space. Incluc	
	r non-filing spouse hav , attach a separate she		combine the	information for	all employers fo	or that person on the lines b	elow. If you need
				For	Debtor 1	non-filing spouse	
		ary, and commissions (befo , calculate what the monthly		2.	\$1,285.70		
3. Estima	te and list monthly ove	rtime pay.		3	+ \$0.00		
4. Calcula	ate gross income. Add l	ine 2 + line 3.		4.	\$1,285.70		

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Debt	for 1 Kathleen First Name Middle Name	Helsing Last Name	Case numbe known)	er <i>(if</i>	
	. Hot hame	<u> </u>	For Debtor 1	For Debtor 2 or non-filing spouse	
Co	py line 4 here	<b>→</b> 4.	\$1,285.70		
5. <b>Lis</b>	st all payroll deductions:				
5a	a. Tax, Medicare, and Social Security deductions	5a.	\$271.79		
5b	o. Mandatory contributions for retirement plans	5b.	\$0.00		
50	c. Voluntary contributions for retirement plans	5c.	\$0.00		
50	d. Required repayments of retirement fund loans	5d.	\$0.00		
5e	e. Insurance	5e.	\$0.00		
5f.	. Domestic support obligations	5f.	\$0.00		
5g	g. Union dues	5g.	\$0.00		
5h	n. Other deductions. Specify:	5h.	+ \$0.00	+	
6. <b>Ad</b> +5h.	d the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e	e +5f + 5g 6.	\$271.79		
7. <b>Ca</b>	Iculate total monthly take-home pay. Subtract line 6 from	line 4. 7.	\$1,013.91		
8. <b>Lis</b>	st all other income regularly received:				
8a	a. Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses,				
	the total monthly net income.	8a.	\$0.00		
8b	o. Interest and dividends	8b.	\$0.00		
80	<ul> <li>Family support payments that you, a non-filing spouse, dependent regularly receive</li> </ul>				
	Include alimony, spousal support, child support, maintenar divorce settlement, and property settlement.	8c.	\$864.00		
80	d. Unemployment compensation	8d.	\$0.00		
8e	2. Social Security	8e.	\$0.00		
8f.	Other government assistance that you regularly received Include cash assistance and the value (if known) of any non cash assistance that you receive, such as food stamps (ben under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:  Food Assistance Programs Income	1-	\$120.00		
80	2. Pension or retirement income	8g.	\$0.00		
	n. Other monthly income. Specify:	8h.	<del></del>		
	d all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +	<del></del>	\$984.00		
0.714		og / on. o.	ψ304.00		
	alculate monthly income. Add line 7 + line 9.  Id the entries in line 10 for Debtor 1 and Debtor 2 or non-filin	10. g spouse	\$1,997.91	+	\$1,997.91
In frie	tate all other regular contributions to the expenses that clude contributions from an unmarried partner, members of y ends or relatives. o not include any amounts already included in lines 2-10 or a	our household, yo	our dependents, your room		
	pecify:		. , , , , , ,	11.	. +\$0.00
<u> </u>					
	dd the amount in the last column of line 10 to the amou rite that amount on the Summary of Schedules and Statistica.				\$1,997.91
					Combined monthly income
13. <b>D</b>	o you expect an increase or decrease within the year af	ter you file this fo	orm?		
	No.				
F	Yes. Explain:				
<u>L</u>	<b>-</b> '				

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		Docu	iment Page 34 of 71	_	
Fill in this infor	rmation to identify your	case:			
Debtor 1	Kathleen		Helsing		
Debtor 2	First Name	Middle Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng
United States I	Bankruptcy Court for the	e: Northern [	District of Illinois		howing post-petition chapter 13 the following date:
Case number			(State)	expenses as an	and rond wing date.
(If known)			_	MM / DD / YYYY	<del>(                                    </del>
Official	Form 106J				
Schedul	e J: Your Ex	penses			12/15
information. If (if known). Ans	more space is needed swer every question.	d, attach another sheet to this	re filing together, both are equall form. On the top of any additions		
Part 1: Des	cribe Your Househ	old			
1. Is this a join	int case?				
✓ No. G	o to line 2				
Yes. D	oes Debtor 2 live in a	separate household?			
]	No				
	Yes. Debtor 2 must	file Official Forms 106J-2, Experi	nses for Separate Household of Debi	for 2.	
2. Do you hav	ve dependents?	No			
Do not list [ Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	16 years	No.
					✓ Yes.
	penses include of people other	No			
than		Yes			
yourself an dependent	•				
Part 2: Esti	mate Your Ongoing	g Monthly Expenses			
-	of a date after the bar		rou are using this form as a suppl plemental Schedule J, check the		
	•	-cash government assistance I it on Schedule I: Your Income	-		Your expenses
	I or home ownership or the ground or lot. 4.	expenses for your residence. In	clude first mortgage payments and		<b>\$0.00</b>
If not inc	luded in line 4:				
4a. Real e	estate taxes				4a <b>\$0.00</b>

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Kathleen Helsing Case number (if known)
First Name Middle Name Last Name

6. Utilities:         6a.         \$280.00           6b. Water, sewer, garbage collection         6b. So.0.           6b. Water, sewer, garbage collection         6c.         \$40.00           6c. Telephone, cell phone, Internet, satelilita, and cable services         6c.         \$40.00           6d. Other, Specify;         7.         \$355.00           7. Food and housekeeping supplies         7.         \$350.00           8. Childcare and children's education costs         8.         \$0.0           9. Clothing, laundry, and dry cleaning         9.         \$100.00           10. Personal care products and services         10.         \$53.00           11. Medical and dental expenses         11.         \$25.00           12. Transportation. Include gas, maintenance, bus or train fare.         12.         \$185.00           13. Enterlainment, clubs, recreation, newspapers, magazines, and books         13.         \$0.0           14. Charitable contributions and religious donations         14.         \$0.0           15. Insurance.         15a         \$0.0           15c. Vehicle insurance deducted from your pay or included in lines 4 or 20.         15a         \$0.0           15c. Vehicle insurance. Specify;         15b         \$0.0           15c. Vehicle insurance. Specify;         15d         \$0.0 <th>First Name</th> <th>Middle Name La</th> <th>st Name</th> <th></th> <th></th>	First Name	Middle Name La	st Name		
6. Utilities:  6.a. Electricity, heat, natural gas 6.b. Water, sewer, garbage collection 6.b. Water, sewer, garbage collection 6.c. Telephone, cell phone, Internet, satellite, and cable services 6.c. Telephone, cell phone, Internet, satellite, and cable services 6.c. Telephone, cell phone, Internet, satellite, and cable services 6.c. Telephone, cell phone, Internet, satellite, and cable services 6.c. Telephone, cell phone, Internet, satellite, and cable services 6.c. Telephone, cell phone, Internet, satellite, and cable services 6.c. S40.0 6.d. Other, Specify; 7. Food and housekeeping supplies 8. \$0.0 9. Clothing, laundry, and dry cleaning 9. \$100.0 9. S25.0 9. Clothing, laundry, and dry cleaning 9. \$100.0 9. S25.0 9. Clothing, laundry, and dry cleaning 9. \$100.0 9. S25.0 9.					Your expenses
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6b. Water, sewer, garbage collection         6b. \$0.0           6c. Telephone, cell phone, Internet, satellite, and cable services         6c. \$40.0           6d. Other. Specify:         7c. \$350.0           7c. Food and housekeeping supplies         7c. \$350.0           8c. Childcare and children's education costs         8c. \$0.0           9c. Childcare and dhildren's education costs         8c. \$0.0           9c. Childcare and dhildren's education costs         8c. \$0.0           9c. Children's education costs         8c. \$0.0           9c. Childcare and dhildren's education costs         10c. \$53.0           11. Medical and dental expenses         11. \$25.0           12. Transportation. Include gas, maintenance, bus or train fare.         12. \$185.0           10. not include ace preyments         13. \$0.0           14. Charitable contributions and religious donations         14. \$0.0           15. Insurance.         15.           Do not include insurance deducted from your pay or included in lines 4 or 20.         15c. Vehicle insurance         15a. \$0.0           15c. Vehicle insurance         15b. \$0.0         \$0.0           15c. Vehicle insurance         15c. \$0.0         \$0.0           15c. Vehicle insurance         15c. \$0.0         \$0.0           15c. Vehicle insurance         15c. \$0.0         \$0.0	6. Utilities:				·
6c. Telephone, cell phone, Internet, satellite, and cable services         6c.         \$40.0           6d. Other, Specify;         6d.         \$0.0           7. Food and housekeeping supplies         7.         \$350.0           8. Childcare and children's education costs         8.         \$0.0           9. Clothing, laundry, and dry cleaning         9.         \$100.0           10. Personal care products and services         10.         \$53.0           11. Medical and dental expenses         11.         \$25.0           12. Transportation. Include gas, maintenance, bus or train fare.         12.         \$185.0           Do not include carpyaments         13.         \$0.0           14. Charitable contributions and religious donations         14.         \$0.0           15. Insurance.         15a.         \$0.0           15. In Life insurance deducted from your pay or included in lines 4 or 20.         \$0.0         \$0.0           15c. Vehicle insurance Specify;         15a         \$0.0           1	6a. Electricity, heat, natural gas	•		6a.	\$280.00
6d. Other. Specify:  Food and housekeeping supplies  7. \$355.00  8. Childrare and children's education costs  8. \$0.00  9. Clothing, laundry, and dry cleaning  9. Clothing, laundry, and dry cleaning  10. Personal care products and services  11. \$25.00  11. Medical and dental expenses  11. \$25.00  12. Transportation. Include gas, maintenance, bus or train fare. Do not include gas, maintenance, bus or train fare. Do not include gas, maintenance, bus or train fare. Do not include gar, payments  13. Entertainment, clubs, recreation, newspapers, magazines, and books  14. Charitable contributions and religious donations  15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.  15s. Life insurance  15c. Vehicle insurance  15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Other insurance. Specify: 17c. Car payments for Vehicle 1 17a. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Sp	6b. Water, sewer, garbage coll	ection		6b.	\$0.00
7. Food and housekeeping supplies       7.       \$350.00         8. Childcare and childcare's education costs       8.       \$0.00         9. Clothing, laundry, and dry cleaning       9.       \$100.00         10. Personal care products and services       10.       \$533.00         11. Medical and dental expenses       11.       \$225.00         12. Transportation. Include gas, maintenance, bus or train fare.       12.       \$185.00         10. not include car payments       13.       \$0.00         13. Entertailment, clubs, recreation, newspapers, magazines, and books       13.       \$0.00         14. Charitable contributions and religious donations       15.       \$0.00         15. Insurance.       15a       \$0.00         15b. Health insurance deducted from your pay or included in lines 4 or 20.       15a       \$0.00         15c. Vehicle insurance.       15c       \$64.0         15c. Vehicle insurance. Specify:       15c       \$0.00         15c. Vehicle insurance. Specify:       17c	6c. Telephone, cell phone, Inte	ernet, satellite, and cable services		6c.	\$40.00
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9. Clothing, laundry, and dry cleaning       9.       \$100.00         10. Personal care products and services       10.       \$53.00         11. Medical and dental expenses       11.       \$25.00         12. Transportation, Include gas, maintenance, bus or train fare.       12.       \$185.00         13. Entertainment, clubs, recreation, newspapers, magazines, and books       13.       \$0.00         14. Charitable contributions and religious donations       14.       \$0.00         15. Insurance.       15.       \$0.00         15. Insurance       15a. Life insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15a.       \$0.00         15c. Vehicle insurance       15c. Vehicle insurance. Specify:       15d.       \$0.00         15c. Vehicle insurance. Specify:       15d.       \$0.00         15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.00         \$pecify:       16       \$0.00         17a. Car payments for Vehicle 1       17a.       \$0.00         17b. Car payments for Vehicle 2       17b.       \$0.00         17c. Other. Specify:       9.00         19. Other payments of allmony, maintenance, and support	7. Food and housekeeping supp	olies		7.	\$350.00
10. Personal care products and services       10.       \$53.0         11. Medical and dental expenses       11.       \$25.0         12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments       12.       \$185.0         13. Entertainment, clubs, recreation, newspapers, magazines, and books       13.       \$0.0         14. Charitable contributions and religious donations       14.       \$0.0         15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15a.       \$0.0         15b. Health insurance       15b. So.0       15b. So.0       \$0.0         15c. Vehicle insurance. Specify:       15d. So.0       \$0.0         16c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.0         Specify:       16       \$0.0         17c. Installment or lease payments:       17a.       \$0.0         17c. Car payments for Vehicle 1       17a.       \$0.0         17c. Cher. Specify:       17c. Cher. Specify:       17c. Sp.0         18. Your payments for Vehicle 2       17c. Cher. Specify:       17c. Cher. Specify:       17c. Sp.0         18. Your payments of allimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your income (Official Form 106).       18.       \$0.0	8. Childcare and children's edu	cation costs		8.	\$0.00
11. Medical and dental expenses       11.       \$25.0         12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments       12.       \$185.0         12. Intentation. Include gas, maintenance, bus or train fare. Do not include car payments       13.       \$0.0         14. Charitable contributions and religious donations       14.       \$0.0         15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.       15a.       \$0.0         15b. Health insurance       15b       \$0.0         15c. Vehicle insurance       15c       \$64.0         15c. Vehicle insurance. Specify:       15d       \$0.0         16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.0         \$pecify:       16       \$0.0         17. Installment or lease payments:       17a       \$0.0         17. Installment or lease payments       17a       \$0.0         17b. Car payments for Vehicle 1       17a       \$0.0         17c. Other. Specify:       17c       \$0.0         17c. Other. Specify:       17c       \$0.0         18. Your payments for Vehicle 2       17b       \$0.0         18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form	9. Clothing, laundry, and dry cl	eaning		9.	\$100.00
12.   Transportation. Include gas, maintenance, bus or train fare. Do not include car payments   12.   \$185.00	10. Personal care products and	services		10.	\$53.00
Do not include car payments   13.   50.00	11. Medical and dental expense	es		11.	\$25.00
14. Charitable contributions and religious donations       14. \$0.0         15. Insurance.       15. Insurance         Do not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15a       \$0.0         15b. Health insurance       15b       \$0.0         15c. Vehicle insurance       15c       \$64.0         15d. Other insurance. Specify:       15d       \$0.0         16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.0         Specify:       16       16         17. Installment or lease payments:       16       16         17a. Car payments for Vehicle 1       17a       \$0.0         17b. Car payments for Vehicle 2       17b       \$0.0         17c. Other. Specify:       17c       \$0.0         17c. Other. Specify:       17c       \$0.0         17c. Other. Specify:       17c       \$0.0         18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).       18.         19. Other payments you make to support others who do not live with you.       \$0.0         Specify:       19.       \$0.0         20. Mortgages on other property       20a       \$0.0         2		maintenance, bus or train fare.		12.	\$185.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance  15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15d. Other insurance. Specify: 15d. Other specify: 15d. Other specify: 15d. Other specify: 15d. Other specify: 15d. Other. Specify: 15d. Other. Specify: 15d. Other. Specify: 15d. Other. Specify: 15d. Other specify: 15d. Othe	13. Entertainment, clubs, recre	ation, newspapers, magazines, and	d books	13.	\$0.00
Do not include insurance deducted from your pay or included in lines 4 or 20.   15a. Life insurance	14. Charitable contributions an	d religious donations		14.	\$0.00
15b. Health insurance		cted from your pay or included in line	s 4 or 20.		
15c. Vehicle insurance   15c   \$64.0   15d   \$0.0   \$0.0   15d   \$0.0   \$0.	15a. Life insurance			15a	\$0.00
15d. Other insurance. Specify:	15b. Health insurance			15b	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.   Specify:	15c. Vehicle insurance			15c	\$64.00
Specify:	15d. Other insurance. Specify:			15d	\$0.00
17.   Installment or lease payments:   17a. Car payments for Vehicle 1	16. Taxes. Do not include taxes of	leducted from your pay or included in	lines 4 or 20.		
17. Installment or lease payments:  17a. Car payments for Vehicle 1  17b. Car payments for Vehicle 2  17b. Car payments for Vehicle 2  17c. Other. Specify:  17d. Other. Specify:  17d. Other. Specify:  17d. Other. Specify:  17d. Other. Specify:  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  18. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a \$0.0  20b. Real estate taxes.  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.	Specify:			16	\$0.00
17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. Specify: 18d. Specify: 18d. Specify: 19d. Specify: 19d. Specify: 20d. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses.	17. Installment or lease payme	nts:		10	
17c. Other. Specify:	17a. Car payments for Vehicle	1		17a	\$0.00
17d. Other. Specify:	17b. Car payments for Vehicle	2		17b	\$0.00
17d. Other. Specify:	17c. Other. Specify:			17c	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).  19.Other payments you make to support others who do not live with you.  Specify:  20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a \$0.0  20b. Real estate taxes.  20c \$0.0  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.  20d. \$0.0				17d	\$0.00
19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a \$0.0  20b. Real estate taxes.  20b \$0.0  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.  20d \$0.0			•		\$0.00
Specify:		•		18.	·
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20b. Real estate taxes. 20b. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.0		o support others who do not live wi	th you.		
20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.0 20c. Property, homeowner's, or renter's insurance 20c. Maintenance, repair, and upkeep expenses. 20d \$0.0		a not included in lines 4 or 5 of this	s form or on Sahadula li Vaur Incomo	19.	\$0.00
20b. Real estate taxes.  20b \$0.0 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses.  20d \$0.0			s form or on schedule i. Your income.	202	\$0.00
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.0					
20d. Maintenance, repair, and upkeep expenses. 20d \$0.0		or renter's insurance			
Zue. Homeowner's association of condominium dues	20e. Homeowner's association			20a	\$0.00

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Debtor 1 Kathleen		Helsing	Case number (if known)				
First Name	Middle Name	Last Name			_		
21. Other. Specify:				21	\$0.00		
22. Calculate your	• •			\$1,097.00			
22a. Add lines 4		\$0.00					
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2						
22c. Add line 22	a and 22b. The result is your mor	thly expenses.		22.			
23. Calculate your	monthly net income.						
23a. Copy line 1:	2 (your combined monthly incom	e) from Schedule I.		23a	\$1,997.91		
23b. Copy your	monthly expenses from line 22 at	oove.		23b	\$1,097.00		
	ur monthly expenses from your n	onthly income.			\$900.91		
The result is	s your monthly net income.			23c			
For example, do mortgage paym  No Yes	an increase or decrease in you by you expect to finish paying for young to increase or decrease because plain here:	our car loan within the year or do	you expect your				

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Fill in this information to identify your case:						
Debtor 1	Kathleen		Helsing			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name	,		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			, , , , , , , , , , , , , , , , , , , ,			

#### Official Form 106Dec

П	Check if this is an
_	amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	elp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and
×	/s/ Kathleen Helsing	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 7/22/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this inf	formation to identify your o	case:					
Debtor 1	Kathleen		Helsing				
Debtor 2	First Name	Middle Na	ame Last Nam	е			
(Spouse, if filing	First Name	Middle Na	ame Last Nam	e	-		
United States	s Bankruptcy Court for the:	Northern	District of Illino				
Case numbe	er		(Stat	e)	_		
(If known)							Check if this is a
Officia	l Form 107						amended filing
Statem	ent of Financia	al Δffairs fo	r Individuals	Filina fo	r Bankru	ntcv	04/1
	elete and accurate as po						
information	. If more space is need	ed, attach a sepa					
number (it i	known). Answer every q	uestion.					
Part 1: Gi	ve Details About Your	Marital Status a	nd Where You Lived	Before			
1. What	is your current marital st	atus?					
	Married (						
	lot married						
2. During	g the last 3 years, have y	ou lived anywhere	other than where you li	e now?			
		ou liveu allywhere	other than where you in	re now:			
	io 'es. List all of the places y	ou lived in the last:	3 vears. Do not include v	where vou live	now		
Ш,	co. List all of the places y		youro. Bo not molado t	viloro you livo	now.		
D	ebtor 1:		Dates Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
			there				there
				Same a	s Debtor 1		Same as Debtor 1
							_
N	lumber Street		From	Number Str	eet		From
_			То				To
G	City State	Zip Code		City	State	Zip Code	
				Same a	s Debtor 1		Same as Debtor 1
				_			_
N	lumber Street		From	Number Str	eet		From
_			То				To
<u></u>	City State	Zip Code		City	State	Zip Code	
	the last 8 years, did you e <i>itories</i> include Arizona, Calif						
<b>✓</b> No							
	s. Make sure you fill out S	chedule H: Your C	odebtors (Official Form	106H).			

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Helsing Debtor 1 Kathleen Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$1040.52 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$27324.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$30000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) Est. YTD LINK \$120.00 From January 1 of current year until Est. YTD Child Support the date you filed for bankruptcy: Income \$5,184.00 \$0.00 Est. Child Support For last calendar year: Income \$10,368.00 2016 (January 1 to December 31, Est. Unemployment Compensation \$16,669.00 Est. Child Support For the calendar year before that: \$10,368.00 Income (January 1 to December 31, 2015 \$0.00

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Helsing Debtor 1 Kathleen \_\_ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

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or 1	Kathleen			He	lsing	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsio corp ager	ders include your porations of which	relatives; anyou are a for a busin	iny general partners in officer, director, p less you operate as	s; relatives of any person in control,	general partners; partners or owner of 20% o	tnerships of which y r more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
<b>✓</b>	No		,				
Ш	Yes. List all pay	ments to a	an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
_	ude payments on No	_	ranteed or cosigne t benefited an ins	-	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Kathleen Helsing Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City Zip Code State Property was attached, seized, or levied.

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Debt	tor 1 Kathleen	Helsing	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you No		pank or financial institution, set off any am	ounts from your
	Yes. Fill in the details.			
	Tes. Fill in the details.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			-
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official		possession of an assignee for the benefit o	f creditors, a court-
	✓ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No	, , , , ,		
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			-
	Number Street			
	City State Zip Code Person's relationship to you			
	<del></del>			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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ebtor 1	Kathleen	Helsing Case numb	er (if known)	
	First Name Middle Name	Last Name		
4 \A/:	thin O was a bafara way filed for bankry makey di	id var sive our sifts as contributions with a total	l value of mare than \$600	ta anu aharitus
1. Wit	inin 2 years before you filed for bankruptcy, di	d you give any gifts or contributions with a tota	i value of more than \$600	to any charity?
✓	No			
	Yes. Fill in the details for each gift or contribu	ition.		
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600		contributed	
		_		
	Charity's Name			
		_		
	Number Street	_		
	Number Street			
	City State Zip Code	_		
	List Contain Lance			
t 6:	List Certain Losses			
	No Yes. Fill in the details.  Describe the property you lost and how the loss occurred	Describe any insurance coverage for the Include the amount that insurance has paid.		Value of property lost
		pending insurance claims on line 33 of Scheol A/B: Property.	dule	
		AB. Floperty.		
				-
rt 7:	List Certain Payments or Transfers			
	No Yes. Fill in the details.	or credit counseling agencies for services required in	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
		Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Semrad Law Firm	Attorney's Fee - 350.00	7/22/2017	\$350.00
	Person Who Was Paid		1,22,2011	<del>+</del>
	11101 S. Western Avenue	_		
	Number Street			
		_		
	Chicago Illinois 60643	_		
	City State Zip Code			
	Email or website address	_		
		_		
	Person Who Made the Payment, if Not You			
		_		
	Person Who Was Paid			
	Number Street	_		
		_		
		<del>-</del> 1		
	City State Zip Code	_		
		_		
	City State Zip Code  Email or website address	_		

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Debt		Kathleen			Case number <i>(if knowr</i>	)		
		First Name	Middle Name	Last Name				
	help	hin 1 year before you filed by you deal with your credit not include any payment or t	tors or to make payme		ehalf pay or transfe	r any property to a	anyone who	promised to
		No Yes. Fill in the details.						
				Description and value of any protransferred	operty	Date payment or transfer was made	Amount o	of payment
		Person Who Was Paid						
		Number Street						
		City State	Zip Code					
	<b>the</b> Incl	ordinary course of your bu	usiness or financial aff and transfers made as se	ecurity (such as the granting of a secu				
	Ш			Description and value of proper transferred		y property or eceived or debts p	oaid tra	ate ansfer was ade
		Person Who Received Tran	sfer				_	
		Number Street						
		City State Person's relationship to you	Zip Code u					
		Person Who Received Tran	sfer				_	
		Number Street						
		City State Person's relationship to you	Zip Code u					
	ben	hin 10 years before you file eficiary? ese are often called asset-pro		you transfer any property to a self	-settled trust or sin	nilar device of whi	ich you are	a
		Yes. Fill in the details.						
				Description and value of the p	roperty transferred		tra	ate ansfer was ade
		Name of trust					_	

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Helsing Debtor 1 Kathleen Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Helsing Debtor 1 Kathleen \_ Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Kathleen			Helsing	Case n	umber (if ki	nown)		
		First Name		Middle Name	Last Name					
26.	Hav	e you been a part	y in any judio	cial or administr	rative proceeding under	r any environmental	l law? Inc	lude settlem	ents and orde	ers.
	百	Yes. Fill in the def	ails.							
	_				Court or agency		Nature of	the case		Status of the case
		Case title								Pending
					Court Name					On appeal
		Case number			NumberStreet					Concluded
		1			City State	Zip Code				_
Part	11:	Give Details Al	oout Your E	Business or Co	onnections to Any Bu	usiness				
27.	Witl	hin 4 years before	you filed for	bankruptcy, did	l you own a business or	have any of the foll	lowing co	nnections to	any business	?
		A member of A partner in a	f a limited lial a partnership rector, or ma	bility company (L o anaging executiv	ade, profession, or othe LC) or limited liability particles of a corporation	artnership (LLP)	time or pa	art-time		
		An owner of	at least 5% (	of the voting or e	equity securities of a cor	poration				
		No. None of the a	hove applie	es Go to Part 12						
	뇓				details below for each l	hueingee				
	ш	163. Officer all the	αι αρριγ αυσ	we and illi in the						
					Describe the nat	ure of the business			lentification n	umber Do not umber or ITIN.
									nai occurry in	
		Business Name			_			EIN:		
		Number Street			Name of account	tant or bookkeeper		Dates busin	ess existed	
		City	State	Zip Code				From	То	
					Describe the nat	ure of the business			lentification n	umber Do not umber or ITIN.
		Business Name			_			EIN:		
		Number Street			_			Dates busin	ess existed	
					Name of account	tant or bookkeeper				
		City	State	Zip Code				From	To	
					Describe the nat	ure of the business			lentification n ial Security n	umber Do not umber or ITIN.
		Business Name			_			EIN:		
		Number Street			Name of account	tant or bookkeeper		Dates busin	ess existed	
		City	State	Zip Code		J. Johnnopel		From	To	

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Debt	tor 1 K	Kathleen			Helsing	Case number (if known)
	F	irst Name	Middle N	lame	Last Name	
28.		in 2 years before itors, or other pa		ıptcy, did you ç	ive a financial stateme	nt to anyone about your business? Include all financial institutions,
	×	No Yes. Fill in the det	ails below.			
					Date issued	
		Name			MM/DD/YYYY	
		Number Street				
		City	State Zi	o Code		
Part	12.	Sign Below				
t	rue ar	nd correct. I unde	erstand that making	j a false staten	nent, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S/	Kathleen Helsing			
		Signati	ure of Debtor 1			Signature of Debtor 2  Date
		Date 7	7/22/2017			Date
	Did you	u attach addition	al pages to Your St	atement of Fin	ancial Affairs for Individ	duals Filing for Bankruptcy (Official Form 107)?
[	✓ No Ye					
	Did you	u pay or agree to	pay someone who	is not an attor	ney to help you fill out b	eankruptcy forms?
Į į	✓ No					
Ì	Ye	es. Name of persor	1			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

		Northern Dist	rict of Illinois	
In re	Kathleen Helsing		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATION	ON OF ATTORNEY I	FOR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of th	e petition in bankruptcy, or agreed	to be paid to me, for services
	For legal services, I have agreed to ac	ccept		\$4,000.00
	Prior to the filing of this statement I I	have received		\$350.00
	Balance Due			\$3,650.00
2	. The source of the compensation paid	d to me was:		
	<b>✓</b> Debtor	Other (specif	y)	
3	. The source of the compensation paid	d to me is:		
	<b>✓</b> Debtor	Other (specif	y)	
4	I have not agreed to share the ab members and associates of my la		ion with any other person unless th	ney are
		v firm. A copy of the agree	with a other person or persons who ment, together with a list of the nar	
5	<ul> <li>In return for the above-disclosed fee</li> <li>a. Analysis of the debtor's finan bankruptcy;</li> </ul>	<del>-</del>	gal service for all aspects of the bar ng advice to the debtor in determini	· ·
	b. Preparation and filing of any	petition, schedules, staten	nents of affairs and plan which may	be required;
	c. Representation of the debtor	at the meeting of creditors	s and confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings	and other contested bankruptcy ma	atters;
6	s. By agreement with the debtor(s), the	above-disclosed fee does	not include the following services:	
		CERTIF	CATION	
	I certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	te statement of any agreen	nent or arrangement for payment to	me for representation of the
	7/22/2017		/s/ Morsheda Hashem	
	Date	-	Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	
1				

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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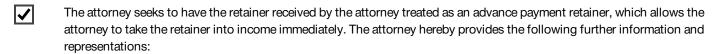
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$379.50
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$69.50 for expenses, leaving a balance due of \$4,029.50
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	7/22/2017	
Signed:		
/s/ Kath	leen Helsing	
		/s/ Morsheda Hashem
Debtor(s	5)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Helsing , Kathleen	Case No	
	Debtor(s)	Case No.	
		Chapter.	Chapter13
	VERIFICA	TION OF CREDITOR MAT	RIX
Tr knowledge	ne above named Debtors hereby verify the.	at the attached list of creditors is tr	rue and correct to the best of their
Date:	7/22/2017	/s/ Helsing,Kath Helsing,Kathlee Signature of Deb	en

CB/TORRID PO Box 182273 Columbus, OH, 43218

NATIONWIDE CREDIT & CO 815 COMMERCE DR STE 270 OAK BROOK, IL, 60523

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD STE 4 CHICAGO, IL, 60606

RECEIVABLES PERFORMANC 20816 44th Ave W Lynnwood, WA, 98036

Cook County Clerk 118 N. Clark Street, Room 434 Chicago, IL, 60602

Cook County Treasurer Po Box 805438 Chicago, IL, 60680

Cavalry Investments LLC 1990 E Algonquin Rd Suite 1800 Schaumburg, IL, 60173

Midland Credit Management, Inc./Asset Acceptance LLC/Over Draft Line/Chase Bk Po Box 2036 Warren, MI, 48090

ATT Mobility One AT&T Way Bedminster, NJ, 07921

Madison Emergency Physicians SC Bin 88276 Milwaukee, WI, 53288 Case 17-21877 Doc 1 Filed 07/22/17 Entered 07/22/17 12:57:30 Desc Main Document Page 62 of 71

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$379.50
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$69.50 for expenses, leaving a balance due of \$4,029.50
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	7/22/2017	
Signed:		
/s/ Kathl	pen Helsing	/s/ Morsheda Hashem Marshed Han
Debtor(s)		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Kathleen First Name		elsing Ca	ase number (if known)	
	uestions for Reporting Purposes	st Name		
<sup>16.</sup> What kind of debts do you have?	No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily b	orimarily for a personal, faculting the control of	umer debts are defined in 11 U.S.C. § 101(8) as family, or household purpose."  ss debts are debts that you incurred to obtain operation of the business or investment.  mer debts or business debts.	IS
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No.	. Do you estimate that after	r any exempt property is excluded and administrati ibute to unsecured creditors?	ive
18. How many creditors do you estimate that you owe?	<ul><li>✓ 1-49</li><li>☐ 50-99</li><li>☐ 100-199</li><li>☐ 200-999</li></ul>	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000	Approximation of the second of
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$3	50 million	lion
<sup>20.</sup> How much do you estimate your liabilities to be?		\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	0 million	ion
Part 7: Sign Below				
	of title 11, United States Code. I us under Chapter 7.  If no attorney represents me and I cout this document, I have obtained	ter 7, I am aware that I manderstand the relief available did not pay or agree to pay and read the notice requ	of perjury that the information provided is true; may proceed, if eligible, under Chapter 7, 11,12, lable under each chapter, and I choose to proceed as someone who is not an attorney to help me juired by 11 U.S.C. § 342(b).	eed
	I understand making a false statem	ent, concealing property can result in fines up to	nited States Code, specified in this petition. y, or obtaining money or property by fraud in p \$250,000, or imprisonment for up to 20 years	s, or
	/s/ Kathleen Helsing Signature of Debtor 1	Southeling *	Signature of Debtor 2	
and a supplemental	Executed on 7/22/2017 MM / DD / Y		Executed on	

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		Doc	ument Page 6	o8 OT 71	
Fill in this info	rmation to identify your ca	ase:			
Debtor 1	Kathleen		Helsing		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	_ District of Illinois		
Case number (If known)			(State)		
Official	Form 106Dec	2			Check if this is an amended filing
Declarat	ion About an I	ndividual Deb	tor's Schedule	es	12/15
	1341, 1519, and 3571.	n with a bankruptcy cas	se can result in fines up to	Making a false statement, concealing o \$250,000, or imprisonment for up to	20 years, or both. 18
Did you pa	ay or agree to pay someo	ne who is NOT an attorn	ey to help you fill out ban	akruntov formo?	
<b>⊘</b> No			-y weip you mi out buil	interpretations:	· · · · · · · · · · · · · · · · · · ·
Yes. N	lame of person		Attach Bankruptcy Signature (Official F	Petition Preparer's Notice, Declaration, a Form 119).	nd
Under pen	alty of perjury, I declare t	that I have read the sum	mary and schedules filed	l with this declaration and	
that they a	are true and correct.			Water of Alle	· · · · · · · · · · · · · · · · · · ·
	en Helsing	<u>wellows</u> re	<b>x</b>		A control of
Signature of	Deptor 1		Signature	e of Debtor 2	

Date

MM/DD/YYYY

Date 7/22/2017

MM/DD/YYYY

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Debtor <sup>-</sup>	1 Kathleen		Helsing	Cas	e number <i>(if known)</i>
	First Name	Middle Nan	ne Last Name		The state of the s
28. Wi	thin 2 years before yo editors, or other parti No Yes. Fill in the detai	les.	cy, did you give a financ	ial statement to anyo	ne about your business? Include all financial institutions,
			Date issue	ed	
	Name		MM/DD/YYY	7	
	Number Street		*****		
	Trained Greek				
	City	State Zip C	ode		
Part 12:	Sign Below				
true	and correct. I unders nkruptcy case can re/s/ Ka	itand that making a	false statement, concea	lling property, or obtaint for up to 20 years, or	declare under penalty of perjury that the answers are ning money or property by fraud in connection with both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	· ·			Signa Date	rure of Debtor 2
	Date 7/2	2/2017		24.5	
Did y	ou attach additional	pages to Your State	ment of Financial Affair	s for Individuals Filing	for Bankruptcy (Official Form 107)?
뜨	√os				
Did y	ou pay or agree to pa	y someone who is n	ot an attorney to help yo	ou fill out bankruptcy t	orms?
<b>☑</b> ¹	40				
	es. Name of person				ch the <i>Bankruptcy Petition Preparer's Notice,</i> <i>aration, and Signature</i> (Official Form 119).

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#### UNITED STATES BANKRUPTCY COURT

**Northern District of Illinois** 

In re:	Helsing , Kathleen  Debtor(s)	Case No	
		Chapter	Chapter13
	VE	RIFICATION OF CREDITOR M.	ATRIX
Th knowledge	ne above named Debtors here	verify that the attached list of creditors i	is true and correct to the best of their
Date:	7/22/2017	/s/ Helsing,Kat Helsing,Kat Signature of	thleen

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	tor 1 Kathleen	Malanasa	Helsing	Case number (if known)	
	First Name	Middle Name	Last Name		
6.	Calculate the median famil	y income that applies to	you. Follow these steps	The control of the control of the state of t	the state of the s
	16a. Fill in the state in which	you live.	Illinois		
	16b. Fill in the number of peo	ple in your household.	2		
	16c. Fill in the median family household using the link specified in		To find	a list of applicable median income amounts, go online by also be available at the bankruptcy clerk's office.	\$66,487.00
7.		- are espainted interruption	TO THIS TOTAL. THIS BSE THE	y also be available at the bankruptcy clerk's office.	
	17a. Line 15b is less than under 11 U.S.C. § 1	n or equal to line 16c. On t 325(b)(3). <b>Go to Part 3.</b> (	the top of page 1 of this: Do NOT fill out <i>Calculatio</i>	form, check box 1, <i>Disposable income is not determined n of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. 9 1325(D)(3).	an line 16c. On the top of Go to Part 3 and fill out rent monthly income from	t Calculation of Disposa	k box 2, <i>Disposable income is determined under 11</i> able Income (Official Form 122C-2). On line 39 of that	
art	3: Calculate Your Comn	nitment Period Under	11 U.S.C. §1325(b)	(4)	
8.					\$1.0E7.40
9.	Deduct the marital adjustme	ent if it applies. If you are	married, vour spouse is	not filing with you, and you contend that calculating the	\$1,057.42
	commitment period under 11	U.S.C. § 1325(b)(4) allows	s you to deduct part of yo	our spouse's income, copy the amount from line 13.	
	19a. If the marital adjustment	does not apply, fill in 0 on	line 19a.		-\$0.00
	19b. Subtract line 19a from	line 18.			\$1,057.42
).	Calculate your current mont	hly income for the year.	Follow these steps:		41,001.42
	20a. Copy line 19b.				\$1,057.42
	Multiply by 12 (the numb	er of months in a year).	to the control of the	en anno anno anno anno anno anno anno an	x 12
	20b. The result is your current	monthly income for the ve	ear for this part of the form	n	\$12,689.04
					\$12,009.04
	20c. Copy the median family in	ncome for your state and s	ize of household from lin	e 16c.	\$66,487.00
١.	How do the lines compare?				
	Line 20b is less than line 2 commitment period is 3 years.	Oc. Unless otherwise orde ears. Go to Part 4.	red by the court, on the t	op of page 1 of this form, check box 3, The	
	Line 20b is more than or e 4, The commitment period	qual to line 20c. Unless ot f is 5 years. Go to Part 4.	herwise ordered by the c	ourt, on the top of page 1 of this form, check box	
rt 4	Sign Below				
	By signing here, I declare u	nder penalty of perjury that	at the information on this	statement and in any attachments is true and correct.	
	4.	1/1/2001/1	Ma		
	/s/ Kathleen Helsin	a KOCH LEKT	779X ×		
	Signature of Debtor 1	19	Si	gnature of Debtor 2	
	Date 7/22/2017		D	ate	
	MM/DD/YYYY		D.	MM/DD/YYYY	
	If you checked 17a, do NO	T fill out or file Form 1990	. 0		
	ii you cilecheu ii a, uo NO	i mi out or me Form 1220	-2.	of that form, copy your current monthly income from line	